

In re:  
Drema O'Dell  
Drema O'Dell  
Debtors

Case No. 22-12578-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 26, 2023

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2023:

Recip ID	Recipient Name and Address
db	+ Drema O'Dell, MAILING ADDRESS, PO Box 205, Edgmont, PA 19028-0205
db	Drema O'Dell, 1801 Whispering Brooke Dr., Newtown Sq., PA 19073
tr	+ SCOTT F. WATERMAN Chapter 13, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14750227	+ CIT Bank,N.A. F/K/A Onwest Bank, NA, 14405 Walters Road, Ste. 200, Houston, TX 77014-1345
14726596	+ Cascade Funding RM1, Alternative Holdings LLC, 14405 Walters Road, Houston TX 77014-1337
14750224	+ Cascade Funding RM1 Alternative Holdings LLC, 14405 Walters Road, Ste. 200, Houston, TX 77014-1345
14750225	+ Cascade Funding RM1 Alternative Holdings LLC, c/o Denise Carlon, Esquire/KML Law Group, 701 Market St. - Ste. 5000, Philadelphia, PA 19106-1541
14750226	+ Chester County Tax Claim Bureau, 313 West Market Street, Suite 3602, West Chester, PA 19382-2804
14750228	+ DELDOT/Delaware State Police, PO Box 1783, Baltimore, MD 21203-1783
14750229	+ First Progress Cards, PO Box 9053, Johnson City, TN 37615-9053
14750234	+ Willistown Chase HOA, PO Box 60005, Newark, NJ 07101-8052

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jgagliardi@wgflaw.com	Jan 27 2023 00:33:00	JOHN A. GAGLIARDI, Wetzel Gagliardi Fetter & Lavin LLC, 122 S. Church St., West Chester, PA 19382
smg	Email/Text: megan.harper@phila.gov	Jan 27 2023 00:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 27 2023 05:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 27 2023 00:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 27 2023 00:33:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14726599	+ EDI: CAPONEAUTO.COM	Jan 27 2023 05:34:00	Capital One Auto, PO Box 60511, City of Industry CA 91716-0511
14750222	+ EDI: CAPONEAUTO.COM	Jan 27 2023 05:34:00	Capital One Auto Finance, CB Disputes Team, PO Box 259407, Plano, TX 75025-9407
14750223	+ EDI: CAPITALONE.COM	Jan 27 2023 05:34:00	Capital One Bank USA NA, 4851 Cox Road, Glen Allen, VA 23060-6293
14726597	+ EDI: DFAS.COM	Jan 27 2023 05:34:00	DFAS, 8899 E 56th Street, Indianapolis IN 46249-1001
14750230	EDI: IRS.COM	Jan 27 2023 05:34:00	IRS, Centralized Insolvency Operation, PO Box

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14750231	EDI: JPMORGANCHASE	Jan 27 2023 05:34:00	7346, Philadelphia, PA 19101-7346 JPMCB Card Svcs., PO Box 15369, Wilmington, DE 19850
14750233	EDI: PRA.COM	Jan 27 2023 05:34:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
14750232	EDI: PENNDEPTREV	Jan 27 2023 05:34:00	Penna. Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14750232	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 27 2023 00:33:00	Penna. Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	SCOTT F. WATERMAN Chapter 13, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor CASCADE FUNDING RM1 ALTERNATIVE HOLDINGS LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor CASCADE FUNDING RM1 ALTERNATIVE HOLDINGS LLC bkgroup@kmlawgroup.com
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
JOHN A. GAGLIARDI	on behalf of Debtor Drema O'Dell jgagliardi@wgflaw.com
SCOTT F. WATERMAN [Chapter 13]	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

<b>Information to identify the case:</b>			
Debtor 1:	<u>Drema O'Dell</u>		Social Security number or ITIN: xxx-xx-8673
	First Name	Middle Name	Last Name
Debtor 2:	<u>Drema O'Dell</u>		Social Security number or ITIN: xxx-xx-8673
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed in chapter: 7 9/25/22
Case number:	22-12578-amc		Date case converted to chapter: 13 1/5/23

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Drema O'Dell	Drema O'Dell
<b>2. All other names used in the last 8 years</b>	aka Floridarellc@gmail.com	
<b>3. Address</b>	1801 Whispering Brooke Dr. Newtown Sq., PA 19073	MAILING ADDRESS PO Box 205 Edgmont, PA 19028
<b>4. Debtor's attorney</b> Name and address	JOHN A. GAGLIARDI Wetzel Gagliardi Fetter & Lavin LLC 122 S. Church St. West Chester, PA 19382	Contact phone (484) 887-0779 Email: <a href="mailto:jgagliardi@wgflaw.com">jgagliardi@wgflaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 1/26/23

**For more information, see page 2**

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<b>7. Meeting of creditors</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 24, 2023 at 10:00 AM</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
<b>8. Deadlines</b>	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>		<b>Filing deadline:</b> 4/25/23	
		<b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>			
		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>		<b>Filing deadline:</b> 3/16/23	
		<b>Deadline for governmental units to file a proof of claim:</b>		<b>Filing deadline:</b> 3/24/23	
<hr/>					
		<b>Deadlines for filing proof of claim:</b>			
	A proof of claim is a signed statement describing a creditor’s claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk’s office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
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		<b>Deadline to object to exemptions:</b>	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b>	30 days after the conclusion of the meeting of creditors
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<b>9. Filing of plan</b>	The debtor has filed a plan.This plan proposes payment to the trustee of \$314.20 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>4/5/23 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>				
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.				
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.				
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk’s office or online at <a href="https://pacr.uscourts.gov">https://pacr.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.				
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk’s office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.				